Pradhan Mantri Awas Yojana – Application Procedure

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Pradhan Mantri Awas Yojana is a social welfare flagship programme of the Indian Government. It was launched by our honourable Prime Minister Shri Narendra Modi in 2015.

1. What is Pradhan Mantri Awas Yojana?

Pradhan Mantri Awas Yojana was launched with the aim to provide housing at an affordable price to the weaker sections of the society, lower income group people, urban poor, and rural poor. The Yojana involves a construction of around 20 million houses at an affordable price by March 31, 2022. The scheme is getting financial assistance of USD 31 billion from the Central Government. Pradhan Mantri Awas Yojana has two components:

1. **Pradhan Mantri Awas Yojana Urban (PMAY-U)**
2. **Pradhan Mantri Awas Yojana Gramin (PMAY-G)**

The scheme is also linked with other schemes like:

1. **Swachh Bharat Abhiyan** which aims at reducing open defecation by constructing in-house toilets and community-owned toilets and aims to maintain cleanliness around the streets, roads, and houses
2. **Saubhagya Yojana** which aims at providing electricity connection
3. **Ujjwala Yojana** which aims at providing LPG Gas connection
4. **Accessibility of pure drinking water**
5. **Pradhan Mantri Jan Dhan Yojana** which aims at opening a zero balance account and spreading banking facilities to each and every person in the society.

2. Components of Pradhan Mantri Awas Yojana

The Pradhan Mantri Awas Yojana has 4 major components:

1. **In-Situ Redevelopment** of slums using land as a resource, with the participation of the private sector. This mission aims at leveraging the potential of land under slum areas and providing formal urban establishments to slum dwellers.
2. . **Credit Linked Subsidy –** Under this scheme, the government will provide an interest subsidy of 6.5% on housing loans for 15 years from the start of the loan, which will make housing affordable. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. The loan amount of Rs 6 lakhs is only applicable for the credit-linked subsidy scheme and any amount beyond Rs 6 lakh does not attract any subsidy. The lending institutions will directly credit the interest subsidy to the beneficiaries' accounts which will result in reduced Equated Monthly Installment (EMI) and reduced housing loan amount.

1. **Affordable Housing in Partnership (AHP) –** In partnership with the Public and Private sector, affordable housing will be provided to the economically weaker sections. The States or Union Territories, either with different agencies or in partnership with different industries can plan affordable housing projects.

1. **Enhancement and construction of beneficiary led house –** Under this component, the beneficiaries who are not able to avail the advantages of the above three components will be benefited. This mission provides assistance to families of EWS category to construct new houses or enhance the existing houses on their own to cover the beneficiaries. Under this mission, families will get a central assistance of Rs 1.50 lakh to enhance their existing houses or construct new houses. Under the Pradhan Mantri Awas Yojana, the houses will be constructed with eco-friendly technology and preference will be given to old and disabled while allotting ground floors.

3. How to Apply for Pradhan Mantri Awas Yojana?

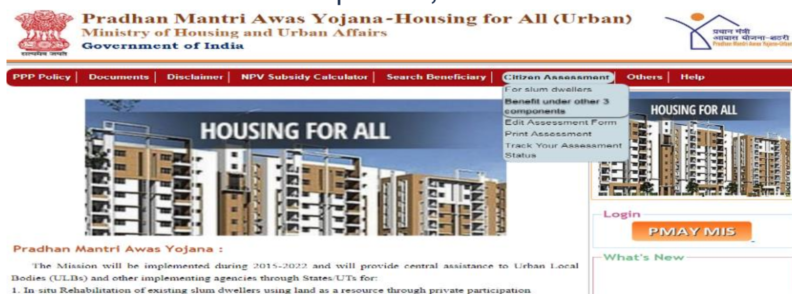
PMAY can be applied to two categories:

1. **Under 3 components**: The economically weaker sections, which include Low-Income Groups (LIG), Middle-Income Groups (MIG) and EWS, are considered as beneficiaries for the 'Housing for All Scheme'. EWS have an annual income cap of Rs 3 lakh, LIGs have a cap of Rs 3 to 6 lakh, and MIGs have a cap of Rs 6 to 18 lakh.

1. **Slum Dwellers**– These include people living in poorly built residences which are unhygienic and have unhealthy drinking water and sanitation facilities.

Steps to log in:

Step 1: Log on to the Pradhan Mantri Awas Yojana official website at https://pmaymis.gov.in/
Step 2: Under the citizen assessment drop-down, select the benefits under three components as shown below



Step 3: Enter Aadhaar details to proceed (mandatory for enrolling in PMAY)

Pradhan Mantri Awas Yojana
Housing for All (Urban)
Ministry of Housing and Urban Affairs
Government of India

Check Aadhar No. Existence

Enter Aadhar No. :
Enter Aadhar No. without space.
Check

Step 4: After filling in the Aadhar details, you will be redirected to the application form stage where you will have to fill in the details accurately.

Pradhan Mantri Awas Yojana
Housing for All (Urban)
Ministry of Housing and Urban Affairs
Government of India

Format B - Required Information of Survey

* marked fields are mandatory.
Note - For income group greater than 50000 pm cannot apply online. Please contact banks directly to apply under CLSS MIG and visit CLSS section of MoHUA website

State Name / राज्य का नाम *: Select State
District Name / जिले का नाम *:
City Name / शहर का नाम *: Select City
Preferred Component of Mission under which Survey need assistance under PMAY-HFA(U)
Name of Head of the Family / परिवार के मुखिया का नाम *:
Gender / लिंग *:
Father's Name / पिता का नाम *:
Age of Head of the Family / परिवार के मुखिया की आयु *:
Present Address and Contact Details
Permanent Address

Step 5: Once this is done, click on 'Save' and enter the Captcha code.

Step 6: Next, click on ‘Save’. The application is now complete and a print out can be taken at this stage.